

REMARKS:

The present application (after amendment) sets forth claims 1-11 and 13-22, of which claims 1, 8 and 16 are independent claims. Original claims 11-22 were objected to as being misnumbered. Original claims 1-4, 6-11, 13-17 and 19-22 stand rejected under 35 U.S.C. §102(e) as being anticipated by U.S. Patent No. 6,502,745 B1 (Stimson et al.). Original claims 5, 12 and 18 stand rejected under 35 U.S.C. §103(a) as being unpatentable solely over Stimson et al.

The present amendments cancel original claim 12 and rewrite original claims 1, 8 and 16 as indicated above, without entry of any new matter.

In view of the present amendments and the following remarks, Applicants respectfully traverse such rejections and request reconsideration thereof.

With regard to the numbering of original claims 1-22, Applicants note with appreciation the Examiner's renumbering of repeated claim numbers 11 and 12 to 13 and 14, respectively, as well as renumbering of claims subsequent thereto as claims 15-22. Applicants note that the listing of claims herein as presently amended reflects such prior updates, as well as the appropriate updates to claim dependency in present claims 17-22.

Applicants submit that all elements of independent claim 1 as presently amended are not disclosed by Stimson et al. Presently amended claim 1 sets forth a system for providing prepaid services, including means for connecting to a network, means for requesting access to realtime prepaid services, means for acquiring access to the prepaid services, and means for interfacing between the prepaid services and a billing system.

The features set forth in claim 1 provide a plurality of advantages for such a prepaid service system. Providing prepaid services in realtime enables dynamic setup, activation and recharging of a customer account (see page 9, lines 15-16 of the original subject application), as well as an ability to perform accurate inquiries into a customer's prepaid balance through realtime interfacing (see page 10, lines 3-5 of the original subject application). A realtime system also enables the configuration of tariff models that provide realtime ratings while a prepaid call is in process and postpaid ratings that

occur sometime after completion of a postpaid call. (See page 11, lines 23-24 of the original subject application). The subject application notes that typical prepaid calling card systems lack the ability to set up and activate prepaid and postpaid customers in realtime since most prepaid calling cards are purchased at a point of sale terminal, such as at a grocery store or other establishment.

Additional advantages established by the features of claim 1 relate to the means for interfacing between a prepaid services system and a billing system. An example of such means corresponds to network interface 60 (see Fig. 3 and corresponding discussion per the subject application). The subject application notes that typical prepaid calling card systems lack an ability to switch from a prepaid to a postpaid customer and *vice versa*. By providing features for a common customer care interface that accommodates both prepaid and postpaid service, an integrated and dynamic system for calling services is established. No longer is a user limited to the amount of prepaid commodity purchased on a calling card.

Thus, the elements of claim 1 advantageously provide a user the ability to switch from use of a prepaid commodity/service to a postpaid service for which he/she can be billed.

Stimson et al. does not include a realtime system with an interface between prepaid and billing systems. The prepaid calling card system of Stimson et al. employs activation and recharging of prepaid cards with authorized dollar amounts which occurs at point-of-sale data terminals or other designated user activation sites. The telephone network access possible by the cards in Stimson et al. is always provided on strictly a prepaid basis. The Examiner has already aptly noted that Stimson et al. fail to teach switching from a prepaid service to a postpaid service. A billing system and appropriate interface as set forth in present claim 1 is a feature that enables the use of postpaid services. Stimson et al. only disclose a desire to provide information corresponding to the remaining balance on a prepaid card. Such an arrangement is not a billing system since customers have already prepaid for their telephone network access.

In light of the above distinguishing characteristics, Applicants respectfully submit that Stimson et al. fail to disclose means for interfacing with a billing system. As such, withdrawal of the §102(e) rejection of independent claim 1 and allowance of such claim is respectfully requested.

In addition, since present claims 2-7 depend from otherwise allowable claim 1 and further limit same, claims 2-7 should also be allowed.

Applicants submit that all elements of independent claim 8 as presently amended are not disclosed by Stimson et al. Presently amended claim 8 sets forth a method for providing prepaid services, including the steps of connecting to a network, requesting access to realtime prepaid services, acquiring access to the prepaid services, and switching from prepaid services to postpaid services.

The features set forth in claim 8 provide a plurality of advantages for such a prepaid service system. The subject application notes that typical prepaid calling card systems lack an ability to switch from a prepaid to a postpaid customer and *vice versa*. By providing features for a common customer care interface that accommodates both prepaid and postpaid services as well as an ability to switch between the two, an integrated and dynamic system for calling services is established. No longer is a user limited to the amount of prepaid commodity purchased on a calling card. The steps of claim 8 provide a user the ability to switch from use of a prepaid commodity/service to a postpaid service for which he/she can be billed.

Stimson et al. does not include steps or features for switching between prepaid and billing systems. The prepaid calling card system of Stimson et al. employs activation and recharging of prepaid cards with authorized dollar amounts which occurs at point-of-sale data terminals or other designated user activation sites. The telephone network access possible by the cards in Stimson et al. is always provided on strictly a prepaid basis.

The Examiner has already aptly noted that Stimson et al. fail to teach switching from a prepaid service to a postpaid service. A billing system and appropriate interface as set forth in present claim 8 is a feature that enables the use of postpaid services.

Stimson et al. only disclose a desire to provide information corresponding to the remaining balance on a prepaid card. Such arrangement is not a billing system since customers have already prepaid for their telephone network access.

The Examiner has taken official notice in the May 3, 2006 Office Action that "the variable of extending credit for the purpose of increasing sales is well known in the retailing art". Applicants respectfully rebut such statement and hereby traverse such alleged support for rejection in accordance with MPEP § 2144.03.

Applicants respectfully urge that the ability to switch between prepaid and postpaid services is more complex than the mere notion of extending credit. Just as conventional calling card systems are known to function on purely a prepaid basis, "extending credit" typically occurs on a postpaid basis. The ability to dynamically switch between the two in a network access environment requires dual system functionality (e.g., a prepaid system and a billing system) as well as an integrated interface between such two systems. Aspects of such a dynamic and integrated system are afforded by the technology disclosed in the subject application. Such aspects are not disclosed in Stimson et al. and respectfully are not "well known" in the retailing art. To the extent the Examiner wishes to proceed with a formal position regarding such statement, Applicants further request that the Examiner provide documentary evidence in support of all statements regarding "well known" prior art, in accordance with MPEP § 2144.03.

In light of the above distinguishing characteristics, Applicants respectfully submit that Stimson et al. fail to disclose the step of switching from prepaid to postpaid services. As such, withdrawal of the §102(e) rejection of independent claim 8 and allowance of such claim is respectfully requested.

Further, since present claims 9-11 and 13-15 depend from otherwise allowable claim 8 and further limit same, such dependent claims should also be allowed. Dependent claims 5 and 20 are also directed to aspects of switching between prepaid and postpaid services and should be allowed for the same reasons as discussed above pertaining to claim 8.

Applicants submit that all elements of independent claim 16 as presently amended are not disclosed by Stimson et al. Presently amended claim 16 sets forth a computer readable medium for providing prepaid services, including logic for connecting to a network, logic for requesting access to realtime prepaid services, logic for acquiring access to the prepaid services, and logic for enabling lookups of payments and balances on prepaid and postpaid accounts.

The features set forth in claim 16 provide a plurality of advantages for such a system. The subject application notes that typical prepaid calling card systems lack an ability to provide for a single view of prepaid and postpaid customer data, call information and other customer inquiries, with centralized data access and processing. By providing logic for enabling lookups on payments and balances for both prepaid and postpaid accounts, a common customer care interface for integrated and dynamic prepaid and postpaid system features is established.

Stimson et al. does not include features for looking up payments and balances on prepaid and postpaid customer accounts. All accounts in Stimson et al. are configured on a strictly prepaid basis. The Examiner has already aptly noted that Stimson et al. fail to teach switching from a prepaid service to a postpaid service. Aspects related to access of payment information as set forth in present claim 16 is a feature that enables the use of postpaid services. Stimson et al. only disclose a desire to provide information corresponding to the remaining balance on a prepaid card. Such arrangement does not include or relate to payment lookup for postpaid services since customers of the Stimson et al. technology have already prepaid for their telephone network access.

In light of the above distinguishing characteristics, Applicants respectfully submit that Stimson et al. fail to disclose logic for enabling lookups of payments and balances on prepaid and postpaid accounts. As such, withdrawal of the §102(e) rejection of independent claim 16 and allowance of such claim is respectfully requested.

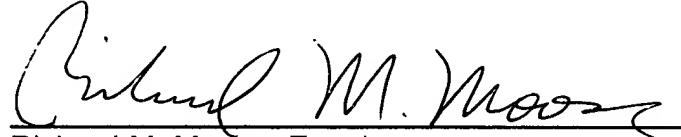
Further, since present claims 17-22 depend from otherwise allowable claim 16 and further limit same, such dependent claims should also be allowed.

In light of the foregoing amendments and for at least the reasons set forth above, Applicants respectfully submit that the present application, including claims 1-11 and 13-22, is in complete condition for issuance of a formal Notice of Allowance, and action to such effect is earnestly solicited. The Examiner is invited to telephone the undersigned at the Examiner's convenience should only minor issues remain after consideration of this response in order to permit early resolution of the same.

Respectfully submitted,

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